

Kentucky Senior Medicare Patrol

Educating and Empowering Seniors to Prevent
Healthcare Fraud.



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What We'll Cover Today

Part 1: SMP Overview

- Protect – Detect -- Report

Part 2: Medicare Errors, Abuse, and Fraud

- Definitions -- Consequences -- How SMP Helps

Part 3: Common Scams



Overview

Medicare loses **\$65 to \$85 billion dollars** each year to fraud, errors, and abuse.

250,000 beneficiaries have had their Medicare numbers misused or stolen.



The SMP Mission



The SMP mission is to
empower and assist Medicare beneficiaries, their families, and caregivers
to prevent, detect, and report health care fraud, errors, and abuse
through outreach, counseling, and education.



Protect

Treat your Medicare card and number like you would a credit card.

Medicare numbers contain Social Security numbers. Because of this, a **Medicare number is as valuable to identity thieves as a credit card.**



Detect

- 1) Keep notes
- 2) Read your statements
- 3) Save and shred
- 4) ASK!




MSNs = Medicare Summary Notices
EOBs = Explanations of Benefits

Medicare Statements

MSNs and EOBs explain...

- What a healthcare provider billed for
- The amount approved by Medicare
- How much Medicare paid
- What you may be billed for

Important SMP Tool:



The cover of the 'Personal Health Care Journal' features a red and orange background. On the left, three circular inset photos show a woman, a man, and another man. The title 'Personal Health Care Journal' is prominently displayed in white, with 'U.S. Administration on Aging' below it. At the bottom left, the text 'Take an active role in your own health care!' is written in white. On the right, a circular inset photo shows an elderly man holding a Medicare card.

Personal Health Care Journal
U.S. Administration on Aging

Take an active role in your own health care!

- Keep track of your doctor visits, medicines, equipment, and more!
- Use it later to cross-check your Medicare statements!



Report

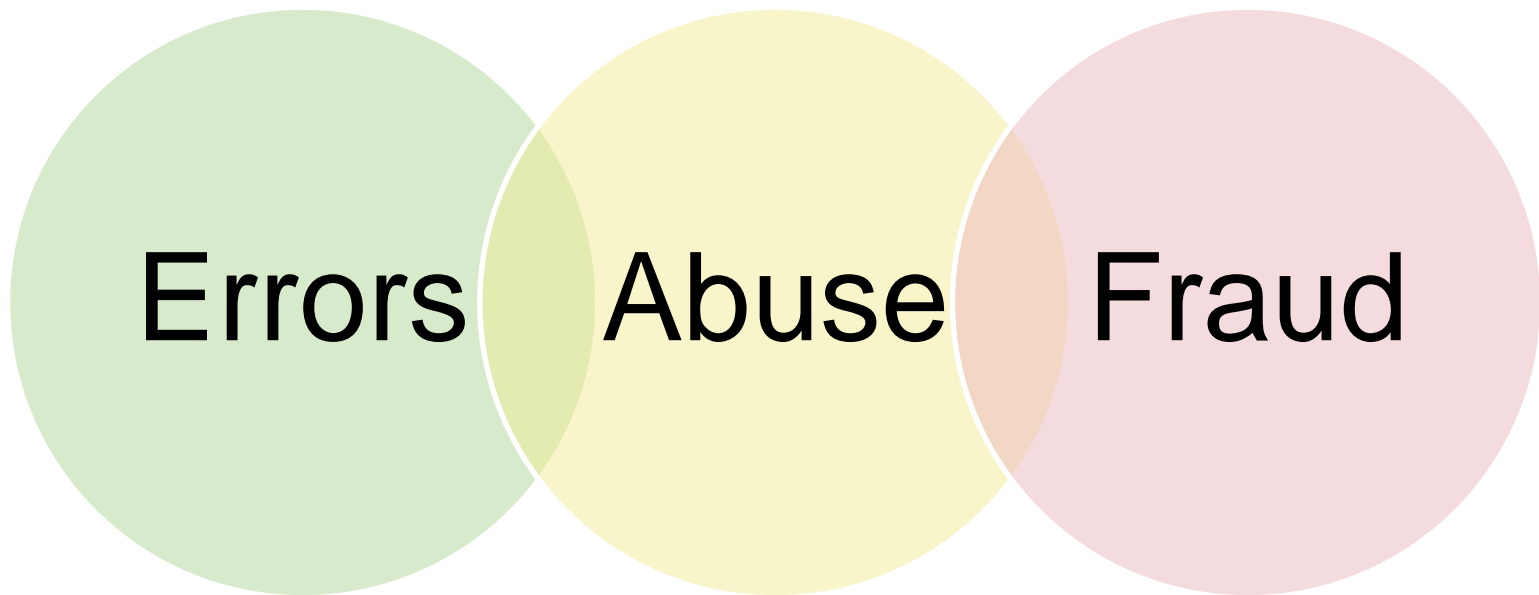
- 1) Call the healthcare provider
- 2) Call Medicare or your insurance company
- 3) Call the Kentucky SMP
 - Local: 502-574-6960
 - Toll-Free: 1-866-603-6558



Part 2: Medicare Fraud, Errors, and Abuse



Waste in Medicare



Fraud or Abuse?

The difference
between fraud and
abuse is ***intent***.

Did improper behavior
happen **on purpose**?



How SMP Helps

Errors

- SMP helps beneficiaries work with healthcare providers to correct them.

Fraud or Abuse

- SMP refers complaints to the proper authorities.



Part 3: Common Scams





IRS Impersonation Scams

- IRS will never call a taxpayer and demand **IMMEDIATE** payment – will mail letter first
- IRS will never demand payment without giving the taxpayer a chance to question or appeal
- IRS will never ask for payment info over the phone or a specific type of payment
- IRS will never threaten to have taxpayer arrested

Sweepstakes Scams



- Law enforcement estimates that Jamaican con artists placed **30,000** phone calls daily to the U.S. and stole **\$300 million** per year
- Organized and sophisticated criminal enterprise



Unsolicited/Unwanted Phone Calls

- Do not answer the phone
- Do not give out personal information
- If you receive an inquiry from a company or government agency requesting personal information, do **NOT** provide it. Hang up and call the phone number in the phone book, on your statement, or on the website





Computer Scams

- Do not give control of your computer to someone that calls you out of the blue
- Do not rely on caller ID (remember call spoofing)
- Contact tech support through software package or receipt
- Never provide financial information to someone who calls and claims to be from tech support
- If a caller pressures you about computer security products or subscription fees, hang up and call your security software company
- Make sure anti-virus software, firewalls and popup blockers are current



Identity Theft

- Medicare and Social Security will not call you to ask for personal information
- There will never be a fee charged to obtain a Social Security or Medicare card
- Keep sensitive personal and financial documents secure
- Review all medical bills to spot any services that you did not receive
- Request a copy of your free annual credit report



Elder Financial Abuse

- Financial exploitation is the illegal or improper use of an older adult's funds, property, or assets.
- In 2010 seniors lost an estimated \$2.9 billion because of financial exploitation
- \$300 million more than the year before

Grant Scams

- Unsolicited phone call or advertisement in newspaper
- Scammers request money from victim for processing fees or taxes before money is sent





Romance Scams



- As of December 2013, 1 in 10 American adults had used online dating services
- Online dating is a \$2 billion industry

- \$



Home Improvement Scams

Don't do business with someone who:

- Says the deal is only good today
- Lacks professionalism
- Only accepts cash
- Asks for full payment before work is started
- Wants you to borrow money from a lender that the contractor knows
- Is not licensed
- Just happens to have materials left over from a previous job



What Questions Do You Have?

